

**Fill in this information to identify your case:**

Debtor 1	<b>Richard F Cerrone, Jr.</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		DISTRICT OF MASSACHUSETTS	
Case number (if known) _____			

Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

#### Part 1: Summarize Your Assets

		<b>Your assets</b> Value of what you own
1.	Schedule A/B: Property (Official Form 106A/B)	\$ 220,476.00
1a.	Copy line 55, Total real estate, from Schedule A/B.....	\$ 220,476.00
1b.	Copy line 62, Total personal property, from Schedule A/B.....	\$ 118,047.84
1c.	Copy line 63, Total of all property on Schedule A/B.....	\$ 338,523.84

#### Part 2: Summarize Your Liabilities

		<b>Your liabilities</b> Amount you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$ 339,371.46
2a.	Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D...	\$ 339,371.46
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$ 900.00
3a.	Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....	\$ 900.00
3b.	Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F.....	\$ 0.00
		<b>Your total liabilities</b> \$ 340,271.46

#### Part 3: Summarize Your Income and Expenses

4.	Schedule I: Your Income (Official Form 106I)	\$ 5,395.00
	Copy your combined monthly income from line 12 of Schedule I.....	\$ 5,395.00

#### Part 4: Answer These Questions for Administrative and Statistical Records

- Are you filing for bankruptcy under Chapters 7, 11, or 13?
 

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Yes
- What kind of debt do you have?
 

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Debtor 1 Richard F Cerrone, Jr.

Case number (if known) \_\_\_\_\_

8. From the **Statement of Your Current Monthly Income**: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ 6,791.00

9. Copy the following special categories of claims from Part 4, line 6 of **Schedule E/F**:

Total claim

From Part 4 on Schedule E/F, copy the following:

9a. Domestic support obligations (Copy line 6a.)	\$ <u>0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <u>900.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <u>0.00</u>
9d. Student loans. (Copy line 6f.)	\$ <u>0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <u>0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ <u>0.00</u>

9g. Total. Add lines 9a through 9f.

\$ 900.00

Fill in this information to identify your case and this filing:

Debtor 1	Richard F Cerrone, Jr.		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: DISTRICT OF MASSACHUSETTS			
Case number			

Check if this is an amended filing

## Official Form 106A/B

### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.

Yes. Where is the property?

1.1

#### 4 Glade Street

Street address, if available, or other description

Worcester MA 01610-0000

City State ZIP Code

What is the property? Check all that apply

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?  
**\$220,476.00** **\$220,476.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**Fee simple**

Check if this is community property (see instructions)

Who has an interest in the property? Check one

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

**\$220,476.00**

#### Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Debtor 1 Richard F Cerrone, Jr.

Case number (if known) \_\_\_\_\_

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

No

Yes

**Four Winds Express**

3.1 Make: Lite  
 Model: M-28G-SL  
 Year: 2005  
 Approximate mileage: N/A  
 Other information:

Who has an interest in the property? Check one

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Check if this is community property  
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the  
entire property?

Current value of the  
portion you own?

**Location: 4 Glade Street,  
Worcester MA 01610**

**\$6,000.00**

**\$6,000.00**

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No

Yes

4.1 Make: \_\_\_\_\_

Who has an interest in the property? Check one

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Check if this is community property  
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the  
entire property?

Current value of the  
portion you own?

Other information:

**Old time canoe and electric  
motor for  
canoe ( 10-15 years old bought  
used)  
Location: 4 Glade Street,  
Worcester MA 01610**

**\$700.00**

**\$700.00**

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for  
pages you have attached for Part 2. Write that number here.....=>

**\$6,700.00**

**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the  
portion you own?  
Do not deduct secured  
claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

No

Yes. Describe....

**Household furnishing  
Location: 4 Glade Street, Worcester MA 01610**

**\$1,700.00**

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

No

Yes. Describe....

**Television set, computer. All over 10 years old**

**\$300.00**

Debtor 1 Richard F Cerrone, Jr.

Case number (if known) \_\_\_\_\_

**8. Collectibles of value**

*Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No

Yes. Describe.....

**9. Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No

Yes. Describe.....

**10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

No

Yes. Describe.....

**Firearm (Mossberg 500 viking)**

**Location: 4 Glade Street, Worcester MA 01610**

**\$200.00**

**11. Clothes**

*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

No

Yes. Describe.....

**Normal clothes**

**Location: 4 Glade Street, Worcester MA 01610 and person**

**\$600.00**

**12. Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No

Yes. Describe.....

**Jewelry**

**Location: 4 Glade Street, Worcester MA 01610 and person**

**\$300.00**

**13. Non-farm animals**

*Examples:* Dogs, cats, birds, horses

No

Yes. Describe.....

**14. Any other personal and household items you did not already list, including any health aids you did not list**

No

Yes. Give specific information.....

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....**

**\$3,100.00**

**Part 4: Describe Your Financial Assets**

**Do you own or have any legal or equitable interest in any of the following?**

**Current value of the portion you own?  
Do not deduct secured claims or exemptions.**

**16. Cash**

*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No

Yes.....

Debtor 1 Richard F Cerrone, Jr.

Case number (if known) \_\_\_\_\_

<b>Cash on hand</b>	<b>\$50.00</b>
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**17. Deposits of money**

*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No

Yes.....

Institution name:

**Central One Federal Credit Union**  
P.O. Box 280  
Shrewsbury, MA 01545

17.1. Checking	\$380.00
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**Webster First Federal Credit Union**  
211 Greenwood Street  
P.O. Box 70505  
Worcester, MA 01607

17.2. Savings	\$781.00
---------------	----------

**Webster Five Cents Savings Bank**  
10 A Street  
Auburn, MA 01501

17.3. Checking	\$3,575.00
----------------	------------

**18. Bonds, mutual funds, or publicly traded stocks**

*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

No

Yes.....

Institution or issuer name:

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

No

Yes. Give specific information about them.....

Name of entity:

% of ownership:

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.

*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

No

Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

No

Yes. List each account separately.

Type of account:

Institution name:

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

No

Yes. ....

Institution name or individual:

**23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)**

No

Yes..... Issuer name and description.

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

No

Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

No

Yes. Give specific information about them...

Official Form 106A/B

Schedule A/B: Property

Debtor 1 Richard F Cerrone, Jr.

Case number (if known) \_\_\_\_\_

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

No  
 Yes. Give specific information about them...

**27. Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No  
 Yes. Give specific information about them...

**Money or property owed to you?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you**

No  
 Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

**29. Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No  
 Yes. Give specific information.....

**30. Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No  
 Yes. Give specific information..

**31. Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No  
 Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

Life insurance Policy (Term Life)  
Fidelity and Guaranty Life Insurance  
Company  
1001 Fleet Street  
Baltimore, MD 21202

Jean M. Julien

\$100,000.00

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No  
 Yes. Give specific information..

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No  
 Yes. Describe each claim.....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

No  
 Yes. Describe each claim.....

Debtor 1 Richard F Cerrone, Jr. Case number (if known) \_\_\_\_\_

**Judgment from Worcester Housing Court, No.  
13H85SP2106 ( Richard Cerrone, Jr. v. Michael Sweeny and  
Samantha Mackenzie)  
Judgment issued 9/12/2013. Whereabouts of the Defendants  
are not known and not  
likely to collect**

**\$1,861.84**

**35. Any financial assets you did not already list**

No  
 Yes. Give specific information..

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached  
for Part 4. Write that number here.....**

**\$106,647.84**

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

**37. Do you own or have any legal or equitable interest in any business-related property?**

No. Go to Part 6.  
 Yes. Go to line 38.

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.  
If you own or have an interest in farmland, list it in Part 1.**

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

No. Go to Part 7.  
 Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

**53. Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

No  
 Yes. Give specific information.....

**Burial Plots  
Worcester County Memorial Park  
217 Richards Avenue  
Paxton, MA 01612**

**\$1,600.00**

**54. Add the dollar value of all of your entries from Part 7. Write that number here .....**

**\$1,600.00**

**Part 8: List the Totals of Each Part of this Form**

<b>55. Part 1: Total real estate, line 2</b>	.....	<b>\$220,476.00</b>
<b>56. Part 2: Total vehicles, line 5</b>	.....	<b>\$6,700.00</b>
<b>57. Part 3: Total personal and household items, line 15</b>	.....	<b>\$3,100.00</b>
<b>58. Part 4: Total financial assets, line 36</b>	.....	<b>\$106,647.84</b>
<b>59. Part 5: Total business-related property, line 45</b>	.....	<b>\$0.00</b>
<b>60. Part 6: Total farm- and fishing-related property, line 52</b>	.....	<b>\$0.00</b>
<b>61. Part 7: Total other property not listed, line 54</b>	+	<b>\$1,600.00</b>
<b>62. Total personal property. Add lines 56 through 61...</b>	.....	<b>\$118,047.84</b>
		Copy personal property total <b>\$118,047.84</b>
<b>63. Total of all property on Schedule A/B. Add line 55 + line 62</b>		<b>\$338,523.84</b>

**Fill in this information to identify your case:**

Debtor 1	<b>Richard F Cerrone, Jr.</b>	
	First Name	Middle Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name
United States Bankruptcy Court for the: <b>DISTRICT OF MASSACHUSETTS</b>		
Case number (if known)		

Check if this is an amended filing

**Official Form 106C**

**Schedule C: The Property You Claim as Exempt**

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt**

**1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.**

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

**2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.**

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
4 Glade Street Worcester, MA 01610 Worcester County Line from <i>Schedule A/B</i> : 1.1	\$220,476.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(1)
2005 Four Winds Express Lite M-28G-SL N/A miles Location: 4 Glade Street, Worcester MA 01610 Line from <i>Schedule A/B</i> : 3.1	\$6,000.00	<input checked="" type="checkbox"/> \$6,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Old time canoe and electric motor for canoe ( 10-15 years old bought used) Location: 4 Glade Street, Worcester MA 01610 Line from <i>Schedule A/B</i> : 4.1	\$700.00	<input checked="" type="checkbox"/> \$700.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Household furnishings Location: 4 Glade Street, Worcester MA 01610 Line from <i>Schedule A/B</i> : 6.1	\$1,700.00	<input checked="" type="checkbox"/> \$1,700.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Television set, computer. All over 10 years old Line from <i>Schedule A/B</i> : 7.1	\$300.00	<input checked="" type="checkbox"/> \$300.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)

Debtor 1 Richard F Cerrone, Jr.

Case number (if known)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Firearm (Mossberg 500 viking) Location: 4 Glade Steet, Worcester MA 01610 Line from Schedule A/B: 10.1	\$200.00	<input checked="" type="checkbox"/> \$64.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Normal clothes Location: 4 Glade Steet, Worcester MA 01610 and person Line from Schedule A/B: 11.1	\$600.00	<input checked="" type="checkbox"/> \$600.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Jewelry Location: 4 Glade Steet, Worcester MA 01610 and person Line from Schedule A/B: 12.1	\$300.00	<input checked="" type="checkbox"/> \$300.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(4)
Checking: Central One Federal Credit Union P.O. Box 280 Shrewsbury, MA 01545 Line from Schedule A/B: 17.1	\$380.00	<input checked="" type="checkbox"/> \$380.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Savings: Webster First Federal Credit Union 211 Greenwood Street P.O. Box 70505 Worcester, MA 01607 Line from Schedule A/B: 17.2	\$781.00	<input checked="" type="checkbox"/> \$781.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Checking: Webster Five Cents Savings Bank 10 A Street Auburn, MA 01501 Line from Schedule A/B: 17.3	\$3,575.00	<input checked="" type="checkbox"/> \$3,575.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Burial Plots Worcester County Memorial Park 217 Richards Avenue Paxton, MA 01612 Line from Schedule A/B: 53.1	\$1,600.00	<input checked="" type="checkbox"/> \$1,600.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)

## 3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

 No Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes

Fill in this information to identify your case:

Debtor 1	Richard F Cerrone, Jr.		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: DISTRICT OF MASSACHUSETTS			
Case number (if known) _____			

Check if this is an amended filing

Official Form 106D

**Schedule D: Creditors Who Have Claims Secured by Property**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  
 Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Creditor's Name	Describe the property that secures the claim:	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
2.1 Franklin Credit Management Corporation  101 Hudson Street, 25th Floor Jersey City, NJ 07302  Number, Street, City, State & Zip Code	4 Glade Street Worcester, MA 01610 Worcester County	\$0.00	\$220,476.00	\$0.00
<p><b>Who owes the debt?</b> Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only  <input type="checkbox"/> Debtor 2 only  <input type="checkbox"/> Debtor 1 and Debtor 2 only  <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> Check if this claim relates to a community debt</p> <p><b>Nature of lien.</b> Check all that apply.</p> <p><input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)  <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)  <input type="checkbox"/> Judgment lien from a lawsuit  <input checked="" type="checkbox"/> Other (including a right to offset) <b>In rem lien only to be voided</b></p>				
Date debt was incurred	February 15, 2007	Last 4 digits of account number	6020	

Creditor's Name	Describe the property that secures the claim:	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
2.2 Ocwen Loan Servicing  1661 Worthington Road, Suite 100 West Palm Beach, FL 33409  Number, Street, City, State & Zip Code	4 Glade Street Worcester, MA 01610 Worcester County	\$335,271.46	\$220,476.00	\$114,795.46
<p><b>Who owes the debt?</b> Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only  <input type="checkbox"/> Debtor 2 only  <input type="checkbox"/> Debtor 1 and Debtor 2 only  <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> Check if this claim relates to a community debt</p> <p><b>Nature of lien.</b> Check all that apply.</p> <p><input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)  <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)  <input type="checkbox"/> Judgment lien from a lawsuit  <input checked="" type="checkbox"/> Other (including a right to offset) <b>First Mortgage</b></p>				

Debtor 1	Richard F Cerrone, Jr.	Case number (if known)		
First Name	Middle Name	Last Name		
Date debt was incurred	February 15, 2007	Last 4 digits of account number		
2.3	<b>Webster First Federal Credit Union</b> Creditor's Name			
	Describe the property that secures the claim:  <b>2007 Chevrolet Suburban with about 150,000 miles. (Car owned by Jean Julien. The Debtor was co-signer in original loan. Debtor's liability was previously discharged in Chap 7.)</b>	\$4,100.00	\$9,607.00	\$0.00
	As of the date you file, the claim is: Check all that apply.			
	<input type="checkbox"/> Contingent			
	<input type="checkbox"/> Unliquidated			
	<input type="checkbox"/> Disputed			
	Nature of lien. Check all that apply.			
	<input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)			
	<input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)			
	<input type="checkbox"/> Judgment lien from a lawsuit			
	<input checked="" type="checkbox"/> Other (including a right to offset) <b>Auto Loan</b>			
Date debt was incurred	Last 4 digits of account number	1822		
Add the dollar value of your entries in Column A on this page. Write that number here: If this is the last page of your form, add the dollar value totals from all pages. Write that number here:				
<b>\$339,371.46</b> <b>\$339,371.46</b>				
<b>Part 2: List Others to Be Notified for a Debt That You Already Listed</b>				
Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.				
<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>Deutsche Bank National Trust Co, as Certificate Trustee on Behalf of Bosco Credit II Trust Series 2010-1 1761 East Street, Andrew Place Santa Ana, CA 92705</b>	On which line in Part 1 did you enter the creditor?	<b>2.1</b>	
<input type="checkbox"/>		Last 4 digits of account number		
<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>Fannie Mae 3900 Wisconsin Avenue, NW Washington, DC 20016</b>	On which line in Part 1 did you enter the creditor?	<b>2.2</b>	
<input type="checkbox"/>		Last 4 digits of account number		
<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>Jean M. Julien 4 Glade Street Worcester, MA 01610</b>	On which line in Part 1 did you enter the creditor?	<b>2.3</b>	
<input type="checkbox"/>		Last 4 digits of account number		
<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>Orlans Moran PLLC P.O. Box 540540 Waltham, MA 02454</b>	On which line in Part 1 did you enter the creditor?	<b>2.2</b>	
<input type="checkbox"/>		Last 4 digits of account number		

**Fill in this information to identify your case:**

Debtor 1	<b>Richard F Cerrone, Jr.</b>	
	First Name	Middle Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name
United States Bankruptcy Court for the: <b>DISTRICT OF MASSACHUSETTS</b>		
Case number (if known)		

Check if this is an amended filing

**Official Form 106E/F**

**Schedule E/F: Creditors Who Have Unsecured Claims**

**12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

**Part 1: List All of Your PRIORITY Unsecured Claims**

1. Do any creditors have priority unsecured claims against you?

No. Go to Part 2.

Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

	Total claim	Priority amount	Nonpriority amount
2.1	\$900.00	\$900.00	\$0.00
City of Worcester Priority Creditor's Name P.O. Box 15602 Worcester, MA 01615-0602 Number Street City State Zip Code	Last 4 digits of account number		
Who incurred the debt? Check one.	When was the debt incurred?	As of the date you file, the claim is: Check all that apply	
<input checked="" type="checkbox"/> Debtor 1 only		<input type="checkbox"/> Contingent	
<input type="checkbox"/> Debtor 2 only		<input type="checkbox"/> Unliquidated	
<input type="checkbox"/> Debtor 1 and Debtor 2 only		<input type="checkbox"/> Disputed	
<input type="checkbox"/> At least one of the debtors and another		Type of PRIORITY unsecured claim:	
<input type="checkbox"/> Check if this claim is for a community debt		<input type="checkbox"/> Domestic support obligations	
Is the claim subject to offset?		<input checked="" type="checkbox"/> Taxes and certain other debts you owe the government	
<input checked="" type="checkbox"/> No		<input type="checkbox"/> Claims for death or personal injury while you were intoxicated	
<input type="checkbox"/> Yes		<input type="checkbox"/> Other. Specify _____	

**Part 2: List All of Your NONPRIORITY Unsecured Claims**

3. Do any creditors have nonpriority unsecured claims against you?

No. You have nothing to report in this part. Submit this form to the court with your other schedules.

Yes.

**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

	Total Claim
6a. Domestic support obligations	\$ 0.00

Debtor 1 Richard F Cerrone, Jr.

Case number (if known) \_\_\_\_\_

Total claims from Part 1	6b. Taxes and certain other debts you owe the government	6b. \$ <u>900.00</u>
	6c. Claims for death or personal injury while you were intoxicated	6c. \$ <u>0.00</u>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. \$ <u>0.00</u>
	6e. Total Priority. Add lines 6a through 6d.	6e. \$ <u>900.00</u>
Total claims from Part 2	6f. Student loans	6f. \$ <u>0.00</u>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$ <u>0.00</u>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$ <u>0.00</u>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. \$ <u>0.00</u>
	6j. Total Nonpriority. Add lines 6f through 6i.	6j. \$ <u>0.00</u>

Fill in this information to identify your case:

Debtor 1	Richard F Cerrone, Jr.		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: DISTRICT OF MASSACHUSETTS			
Case number (if known) _____			

Check if this is an amended filing

## Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?  
 No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.  
 Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease  
Name, Number, Street, City, State and ZIP Code

State what the contract or lease is for

2.1	Lindsey Carr 4 Glade Street Worcester, MA 01610	Tennancy at will contract
2.2	Michael Bartkiewicz 4 Glade Street, Apartment 2 Worcester, MA 01610	Tennancy at will contract

Fill in this information to identify your case:

Debtor 1	Richard F Cerrone, Jr.	
	First Name	Middle Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name
United States Bankruptcy Court for the: DISTRICT OF MASSACHUSETTS		
Case number (if known)		

Check if this is an amended filing

## Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

No  
 Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.  
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor  
Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt  
Check all schedules that apply:

3.1 Jean Julien  
4 Glade Street  
Worcester, MA 01610

Schedule D, line 2.3  
 Schedule E/F, line \_\_\_\_\_  
 Schedule G \_\_\_\_\_  
Webster First Federal Credit Union

Fill in this information to identify your case:

Debtor 1	Richard F Cerrone, Jr.
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	DISTRICT OF MASSACHUSETTS
Case number (If known)	

Check if this is:

An amended filing  
 A supplement showing postpetition chapter 13 income as of the following date:  
MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

12/15

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	Engineer Conductor	
Employer's name	East Brookfield and Spencer Railroad	
Employer's address	22 Phillip Quinn Hwy, Route 49 Spencer, MA 01562	

How long employed there? Since 8/2013

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.  
3. Estimate and list monthly overtime pay.  
4. Calculate gross income. Add line 2 + line 3.

	For Debtor 1	For Debtor 2 or non-filing spouse
2.	\$ 3,315.00	\$ N/A
3.	+\$ 957.00	+\$ N/A
4.	\$ 4,272.00	\$ N/A

Debtor 1 Richard F Cerrone, Jr.

Case number (if known) \_\_\_\_\_

Copy line 4 here \_\_\_\_\_

	For Debtor 1	For Debtor 2 or non-filing spouse
4.	\$ 4,272.00	\$ N/A

5. List all payroll deductions:

- 5a. Tax, Medicare, and Social Security deductions
- 5b. Mandatory contributions for retirement plans
- 5c. Voluntary contributions for retirement plans
- 5d. Required repayments of retirement fund loans
- 5e. Insurance
- 5f. Domestic support obligations
- 5g. Union dues
- 5h. Other deductions. Specify: \_\_\_\_\_

5a.	\$ 616.00	\$ N/A
5b.	\$ 490.00	\$ N/A
5c.	\$ 0.00	\$ N/A
5d.	\$ 0.00	\$ N/A
5e.	\$ 368.00	\$ N/A
5f.	\$ 0.00	\$ N/A
5g.	\$ 76.00	\$ N/A
5h.+	\$ 0.00	+ \$ N/A

6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.

6.	\$ 1,550.00	\$ N/A
7.	\$ 2,722.00	\$ N/A

8. List all other income regularly received:

- 8a. Net income from rental property and from operating a business, profession, or farm  
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.
- 8b. Interest and dividends
- 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive  
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.
- 8d. Unemployment compensation
- 8e. Social Security
- 8f. Other government assistance that you regularly receive  
Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  
Specify: \_\_\_\_\_
- 8g. Pension or retirement income
- 8h. Other monthly income. Specify: Rental Income  
Debtor's Fiance Jean Julien contribution

8a.	\$ 0.00	\$ N/A
8b.	\$ 0.00	\$ N/A

8c.	\$ 0.00	\$ N/A
8d.	\$ 0.00	\$ N/A

8e.	\$ 0.00	\$ N/A
8f.	\$ 0.00	\$ N/A

8g.	\$ 133.00	\$ N/A
8h.+	\$ 1,440.00	+ \$ N/A

	\$ 1,100.00	\$ N/A
--	-------------	--------

9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.

9.	\$ 2,673.00	\$ N/A
----	-------------	--------

10. Calculate monthly income. Add line 7 + line 9.

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

10.	\$ 5,395.00	+ \$ N/A	= \$ 5,395.00
-----	-------------	----------	---------------

11. State all other regular contributions to the expenses that you list in Schedule J.

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: \_\_\_\_\_

11. +\$ 0.00

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.

Write that amount on the *Summary of Schedules* and *Statistical Summary of Certain Liabilities and Related Data*, if it applies

12. \$ 5,395.00

Combined monthly income

13. Do you expect an increase or decrease within the year after you file this form?

No.

Yes. Explain: \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1	<b>Richard F Cerrone, Jr.</b>
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	<b>DISTRICT OF MASSACHUSETTS</b>
Case number (if known)	

Check if this is:

An amended filing  
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?  
     No  
     Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?  No

Do not list Debtor 1 and  Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Daughter	18	<input type="checkbox"/> No
		<input checked="" type="checkbox"/> Yes
		<input type="checkbox"/> No
		<input type="checkbox"/> Yes
		<input type="checkbox"/> No
		<input type="checkbox"/> Yes
		<input type="checkbox"/> No
		<input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents?  No  
     Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)



4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ **1,077.00**

If not included in line 4:

4a. Real estate taxes  
4b. Property, homeowner's, or renter's insurance  
4c. Home maintenance, repair, and upkeep expenses  
4d. Homeowner's association or condominium dues

5. Additional mortgage payments for your residence, such as home equity loans

4a. \$	<b>0.00</b>
4b. \$	<b>0.00</b>
4c. \$	<b>150.00</b>
4d. \$	<b>0.00</b>
5. \$	<b>0.00</b>

Debtor 1 <u>Richard F Cerrone, Jr.</u>	Case number (if known) _____		
<b>6. Utilities:</b>			
6a. Electricity, heat, natural gas	6a. \$ <u>350.00</u>		
6b. Water, sewer, garbage collection	6b. \$ <u>165.00</u>		
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>300.00</u>		
6d. Other. Specify: _____	6d. \$ <u>0.00</u>		
<b>7. Food and housekeeping supplies</b>			
8. Childcare and children's education costs	7. \$ <u>600.00</u>		
9. Clothing, laundry, and dry cleaning	8. \$ <u>150.00</u>		
10. Personal care products and services	9. \$ <u>150.00</u>		
11. Medical and dental expenses	10. \$ <u>42.00</u>		
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	11. \$ <u>50.00</u>		
13. Entertainment, clubs, recreation, newspapers, magazines, and books	12. \$ <u>620.00</u>		
14. Charitable contributions and religious donations	13. \$ <u>40.00</u>		
15. Insurance.	14. \$ <u>0.00</u>		
Do not include insurance deducted from your pay or included in lines 4 or 20.			
15a. Life insurance	15a. \$ <u>114.00</u>		
15b. Health insurance	15b. \$ <u>0.00</u>		
15c. Vehicle insurance	15c. \$ <u>350.00</u>		
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>		
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <u>0.00</u>		
17. Installment or lease payments:	17a. \$ <u>300.00</u>		
17a. Car payments for Vehicle 1	17b. \$ <u>0.00</u>		
17b. Car payments for Vehicle 2	17c. \$ <u>0.00</u>		
17c. Other. Specify: _____	17d. \$ <u>0.00</u>		
17d. Other. Specify: _____	18. \$ <u>0.00</u>		
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	\$ <u>0.00</u>		
19. Other payments you make to support others who do not live with you. Specify: _____	19.		
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	20a. \$ <u>0.00</u>		
20a. Mortgages on other property	20b. \$ <u>0.00</u>		
20b. Real estate taxes	20c. \$ <u>0.00</u>		
20c. Property, homeowner's, or renter's insurance	20d. \$ <u>0.00</u>		
20d. Maintenance, repair, and upkeep expenses	20e. \$ <u>0.00</u>		
20e. Homeowner's association or condominium dues	21. +\$ <u>547.00</u>		
21. Other: Specify: <u>Chapter 13 plan payment</u>	<table border="1" style="float: right; width: 150px; height: 100px; vertical-align: top;"><tr><td style="width: 100%; height: 100%;">\$ <u>5,005.00</u></td></tr><tr><td>\$ <u>5,005.00</u></td></tr></table>	\$ <u>5,005.00</u>	\$ <u>5,005.00</u>
\$ <u>5,005.00</u>			
\$ <u>5,005.00</u>			
22. Calculate your monthly expenses			
22a. Add lines 4 through 21.			
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2			
22c. Add line 22a and 22b. The result is your monthly expenses.			
23. Calculate your monthly net income.			
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ <u>5,395.00</u>		
23b. Copy your monthly expenses from line 22c above.	23b. -\$ <u>5,005.00</u>		
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$ <u>390.00</u>		
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?			
<input type="checkbox"/> No.			
<input checked="" type="checkbox"/> Yes.	Explain here: Beginning with July 2016 Payment, the mortgage is scheduled to increase \$381 to \$1458.19.		

Fill in this information to identify your case:

Debtor 1	Richard F Cerrone, Jr.		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF MASSACHUSETTS		
Case number (if known)			

Check if this is an amended filing

Official Form 106Dec

## Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person \_\_\_\_\_

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Richard F Cerrone, Jr.

Richard F Cerrone, Jr.  
Signature of Debtor 1

Date June 1, 2016

X

Signature of Debtor 2

Date \_\_\_\_\_